

In re **Antonio DeLeon Tongson, Jr.**Case No. **09-45818 LT 7**

Debtor

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Joyce F. Tongson 32756 Hanford Court Union City, CA 94587	Wachovia Mortgage P. O. Box 60505 City Of Industry, CA 91716
Joyce F. Tongson 32756 Hanford Ct Union City, CA 94587	Assessor's Office County of Alameda 1221 Oak Street, Room 145 Oakland, CA 94612 Notice Only
Joyce F. Tongson 32756 Hanford Ct Union City, CA 94587	Countrywide Customer Service Dept, SV3-14B P. O. Box 5170 Simi Valley, CA 93093-5170
Joyce F. Tongson 32756 Hanford CT Union City, CA 94587	Wachovia Mortgage P. O. Box 60505 City Of Industry, CA 91716
Joyce F. Tongson 32756 Hanford CT Union City, CA 94587	Wachovia Mortgage P. O. Box 60505 City Of Industry, CA 91716
Joyce F. Tongson 32756 Hanford CT Union City, CA 94587	CountryWide Home Loans P. O. Box 10229 Van Nuys, CA 91410-0229
Joyce F. Tongson 32756 Hanford CT Union City, CA 94587	Bankruptcy BE MSA 345 Franchise Tax Board P. O. Box 2952 Sacramento, CA 95812-2952
Joyce F. Tongson 32756 Hanford CT Union City, CA 94587	Montara Homeowners Association Benchmark Association Service P O Box 60998 Phoenix, AZ 85082-0998
Joyce F. Tongson 32756 Hanford CT Union City, CA 94587	Certegy Check Services, Inc. P. O. Box 30046 Tampa, FL 33630
Joyce F. Tongson 32756 Hanford CT Union City, CA 94587	Chexsystems Attn: Consumer Relations 7805 Hudson Road, Suite 100 Saint Paul, MN 55125

In re **Antonio DeLeon Tongson, Jr.**

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Debtor

SCHEDULE H - CODEBTORS

(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Joyce F. Tongson 32756 Hanford CT Union City, CA 94587	Equifax P. O. Box 740241 Atlanta, GA 30374-0241
Joyce F. Tongson 32756 Hanford CT Union City, CA 94587	Experian 701 Experian Way P. O. Box 2002 Allen, TX 75013
Joyce F. Tongson 32756 Hanford CT Union City, CA 94587	Experian P. O. Box 9595 Allen, TX 75013-9595
Joyce F. Tongson 32756 Hanford CT Union City, CA 94587	Experian P. O. Box 2104 Allen, TX 75013
Joyce F. Tongson 32756 Hanford CT Union City, CA 94587	Innovis Attn: Consumer Assistance P. O. Box 1358 Columbus, OH 43216-1358
Joyce F. Tongson 32756 Hanford CT Union City, CA 94587	Internal Revenue Service Special Procedures Mail Stop 5021 50 South 200 East Salt Lake City, UT 84111
Joyce F. Tongson 32756 Hanford CT Union City, CA 94587	Teletrack Inc. 5550-A Peachtree Parkway, Suite 600 Norcross, GA 30092
Joyce F. Tongson 32756 Hanford CT Union City, CA 94587	Trans Union 2 Baldwin Place P. O. Box 1000 Chester, PA 19022
Joyce F. Tongson 32756 Hanford CT Union City, CA 94587	Trans Union P. O. Box 2000 Chester, PA 19022
Joyce F. Tongson 32756 Hanford CT Union City, CA 94587	Bank of America P O Box 1598 Norfolk, VA 23501
Joyce F. Tongson 32756 Hanford CT Union City, CA 94587	Associates/Citi P O Box 15687 Wilmington, DE 19850
Joyce F. Tongson 32756 Hanford CT Union City, CA 94587	Citi P. O. Box 6241 Sioux Falls, SD 57117

In re **Antonio DeLeon Tongson, Jr.**

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Debtor

SCHEDULE H - CODEBTORS

(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Joyce F. Tongson 32756 Hanford CT Union City, CA 94587	American Express P O Box 981537 El Paso, TX 79998
Joyce F. Tongson 32756 Hanford CT Union City, CA 94587	Bank of Ameica 4060 Ogletown/Stam Newark, DE 19713
Joyce F. Tongson 32756 Hanford CT Union City, CA 94587	Bank of America P O Box 1598 Norfolk, VA 23501
Joyce F. Tongson 32756 Hanford CT Union City, CA 94587	Bank of America 4161 Piedmont Pkwy Greensboro, NC 27410
Joyce F. Tongson 32756 Hanford CT Union City, CA 94587	Capital One P. O. Box 85520 Richmond, VA 23285
Joyce F. Tongson 32756 Hanford CT Union City, CA 94587	DSNB/Macy's 9111 Duke Blvd Mason, OH 45040
Joyce F. Tongson 32756 Hanford CT Union City, CA 94587	Kohl's/Chase N 56 W 17000 Ridgewood Drive Menomonee Falls, WI 53051
Joyce F. Tongson 32756 Hanford CT Union City, CA 94587	CHASE/PIER 1 P O Box 15298 Wilmington, DE 19850
Joyce F. Tongson 32756 Hanford CT Union City, CA 94587	Chase/TJX 800 Brooksedge Blvd Columbus, OH 43801
Joyce F. Tongson 32756 Hanford CT Union City, CA 94587	Citi P. O. Box 6241 Sioux Falls, SD 57117
Joyce F. Tongson 32756 Hanford CT Union City, CA 94587	Citi P. O. Box 6241 Sioux Falls, SD 57117
Joyce F. Tongson 32756 Hanford CT Union City, CA 94587	Citi P. O. Box 6241 Sioux Falls, SD 57117
Joyce F. Tongson 32756 Hanford Ct Union City, CA 94587	Associates/Citi Credit Bureau Disp Sioux Falls, SD 57117

In re **Antonio DeLeon Tongson, Jr.**

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Debtor

SCHEDULE H - CODEBTORS

(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Joyce F. Tongson 32756 Hanford Ct Union City, CA 94587	Barclays Bank Delaware Customer Support Department P O Box 8833 Wilmington, DE 19899
Joyce F. Tongson 32756 Hanford CT Union City, CA 94587	Discover Financial Services LLC P O Box 15316 Wilmington, DE 19850
Joyce F. Tongson 32756 Hanford CT Union City, CA 94587	Bank of America P O Box 15731 Wilmington, DE 19886-5731
Joyce F. Tongson 32756 Hanford CT Union City, CA 94587	Wells Fargo P. O. Box 5445 Portland, OR 97225
Joyce F. Tongson 32756 Hanford CT Union City, CA 94587	Chase 800 Brooksedge Road Westerville, OH 43081
Joyce F. Tongson 32756 Hanford CT Union City, CA 94587	Wells Fargo P. O. Box 5445 Portland, OR 97225
Joyce F. Tongson 32756 Hanford CT Union City, CA 94587	Capital One P. O. Box 85520 Richmond, VA 23285
Joyce F. Tongson 32756 Hanford CT Union City, CA 94587	Visdsnb/Bloomingdales Banrkruptcy 6356 Corley Road Norcross, GA 30071
Joyce F. Tongson 32756 Hanford CT Union City, CA 94587	Cit Bank/DFS 12234 N I-35, SB, Bldg B Austin, TX 78753
Joyce F. Tongson 32756 Hanford CT Union City, CA 94587	DSNB/Bloom 9111 Duke Blvd Mason, OH 45040
Joyce F. Tongson 32756 Hanford CT Union City, CA 94587	GEMB/Petite Sophistic P O Box 981127 El Paso, TX 79998
Joyce F. Tongson 32756 Hanford CT Union City, CA 94587	NCO Financial Systems Inc. P O Box 15773 Wilmington, DE 19850
Joyce F. Tongson 32756 Hanford CT Union City, CA 94587	Bank of America P O Box 30750 Los Angeles, CA 90030-0750

Sheet **3** of **4** continuation sheets attached to the Schedule of Codebtors

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Debtor

SCHEDULE H - CODEBTORS

(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Joyce F. Tongson 32756 Hanford CT Union City, CA 94587	US Airways Card Services P O Box 13337 Philadelphia, PA 19101
Joyce F. Tongson 32756 Hanford CT Union City, CA 94587	Citi Platinum P O Box 6401 The Lakes, NV 88901-6401
Joyce F. Tongson 32756 Hanford CT Union City, CA 94587	Chase Mastercard Card Member Services P O Box 94014 Palatine, IL 60094-4014
Joyce F. Tongson 32756 Hanford CT Union City, CA 94587	Capital One P O Box 60599 City Of Industry, CA 91716

In re **Antonio DeLeon Tongson, Jr.**

Debtor(s)

Case No. **09-45818 LT 7****SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
Married	RELATIONSHIP(S): Daughter	AGE(S): 19
Employment:	DEBTOR	SPOUSE
Occupation	Self employed	Nurse
Name of Employer	Stanford Hospital/Packard Hospital	
How long employed		
Address of Employer	300 Pasteur Drive, M/C 5510 Stanford, CA 94305	

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)
2. Estimate monthly overtime

DEBTOR	SPOUSE
\$ 0.00	\$ 5,144.88
\$ 0.00	\$ 1,011.81

3. SUBTOTAL

\$ 0.00	\$ 6,156.69
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4. LESS PAYROLL DEDUCTIONS

- a. Payroll taxes and social security
b. Insurance
c. Union dues
d. Other (Specify): **Retirement**

\$ 0.00	\$ 1,122.98
\$ 0.00	\$ 704.02
\$ 0.00	\$ 32.50
\$ 0.00	\$ 566.61
\$ 0.00	\$ 0.00

5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ 0.00	\$ 2,426.11
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6. TOTAL NET MONTHLY TAKE HOME PAY

\$ 0.00	\$ 3,730.58
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7. Regular income from operation of business or profession or farm (Attach detailed statement)
8. Income from real property
9. Interest and dividends
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above
11. Social security or government assistance (Specify):
12. Pension or retirement income
13. Other monthly income (Specify):

\$ 736.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 492.00	\$ 0.00
\$ 0.00	\$ 0.00
\$ 0.00	\$ 0.00

14. SUBTOTAL OF LINES 7 THROUGH 13

\$ 1,228.00	\$ 0.00
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15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

\$ 1,228.00	\$ 3,730.58
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16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

\$ 4,958.58

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Debtor does not reasonably anticipate any increase or decrease to occur within the year following the filing of this document.

In re Antonio DeLeon Tongson, Jr.

Debtor(s)

Case No. 09-45818 LT 7**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	2,848.00
a. Are real estate taxes included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
b. Is property insurance included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
2. Utilities:	\$	134.00
a. Electricity and heating fuel	\$	79.00
b. Water and sewer	\$	22.00
c. Telephone	\$	136.00
d. Other <u>See Detailed Expense Attachment</u>	\$	130.00
3. Home maintenance (repairs and upkeep)	\$	500.00
4. Food	\$	100.00
5. Clothing	\$	50.00
6. Laundry and dry cleaning	\$	35.00
7. Medical and dental expenses	\$	800.00
8. Transportation (not including car payments)	\$	200.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	0.00
10. Charitable contributions	\$	
11. Insurance (not deducted from wages or included in home mortgage payments)	\$	139.00
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	229.00
d. Auto	\$	0.00
e. Other	\$	
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) <u>Property Tax</u>	\$	465.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	0.00
b. Other	\$	0.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other <u>Safe Deposit Box Rent (Fremont Bank)</u>	\$	3.25
Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	5,870.25
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: <u>Debtor does not reasonably anticipate an increase or decrease in expenses to occur within the year of filing this document.</u>		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	4,958.58
b. Average monthly expenses from Line 18 above	\$	5,870.25
c. Monthly net income (a. minus b.)	\$	-911.67

In re Antonio DeLeon Tongson, Jr.

Debtor(s)

Case No. 09-45818 LT 7

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)
Detailed Expense Attachment

Other Utility Expenditures:

Satellite	\$	37.00
Internet	\$	60.00
Trash	\$	39.00
Total Other Utility Expenditures	\$	136.00

United States Bankruptcy Court
Northern District of California

In re **Antonio DeLeon Tongson, Jr.**

Debtor(s)

Case No. **09-45818 LT 7**

Chapter **7**

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of
30 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date **July 16, 2009**

Signature **/s/ Antonio DeLeon Tongson, Jr.**

Antonio DeLeon Tongson, Jr.

Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.

United States Bankruptcy Court
Northern District of California

In re **Antonio DeLeon Tongson, Jr.**

Debtor(s)

Case No. **09-45818 LT 7**Chapter **7**

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A - Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1	
Creditor's Name: Wachovia Mortgage	Describe Property Securing Debt: Primary Residence located at 32756 Hanford Court, Union City, CA 94587 consisting of 5 bedrooms, 3 baths with attached 2 car garage with approximately 1800 sq. ft.
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input checked="" type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	

Property No. 2	
Creditor's Name: Wachovia Mortgage	Describe Property Securing Debt: Primary Residence located at 32756 Hanford Court, Union City, CA 94587 consisting of 5 bedrooms, 3 baths with attached 2 car garage with approximately 1800 sq. ft.
Property will be (check one): <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained	
If retaining the property, I intend to (check at least one): <input checked="" type="checkbox"/> Redeem the property <input type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).	
Property is (check one): <input checked="" type="checkbox"/> Claimed as Exempt <input type="checkbox"/> Not claimed as exempt	

PART B - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No. 1		
Lessor's Name: AT & T	Describe Leased Property: Account # 436067286777. Contract is a 2 year contract that began January 2008, there are approximately 6 months remaining on existing 2 year contract. Monthly usage payments are current.	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date July 16, 2009

Signature /s/ Antonio DeLeon Tongson, Jr.
 Antonio DeLeon Tongson, Jr.
 Debtor

**United States Bankruptcy Court
Northern District of California**

In re **Antonio DeLeon Tongson, Jr.**

Debtor(s)

Case No.
Chapter

09-45818 LT 7
7

STATEMENT PURSUANT TO RULE 2016(B)

The undersigned, pursuant to Rule 2016(b), Bankruptcy Rules, states that:

1. The undersigned is the attorney for the debtor(s) in this case.
2. The compensation paid or agreed to be paid by the debtor(s), to the undersigned is:
 - a) For legal services rendered or to be rendered in contemplation of and in connection with this case..... \$ **1,000.00**
 - b) Prior to the filing of this statement, debtor(s) have paid..... \$ **1,000.00**
 - c) The unpaid balance due and payable is..... \$ **0.00**
3. \$ **299.00** of the filing fee in this case has been paid.
4. The Services rendered or to be rendered include the following:
 - a. Analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.
 - b. Preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
 - c. Representation of the debtor(s) at the meeting of creditors.
5. The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and **Funds received from family member.**
6. The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and
7. The undersigned has received no transfer, assignment or pledge of property from debtor(s) except the following for the value stated:
8. The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows:

Dated: **July 16, 2009**

Respectfully submitted,

/s/ Bradford Hodach

Attorney for Debtor: **Bradford Hodach 257011**
Law Offices of Bradford Hodach
1212 Broadway, Ste. 706
Oakland, CA 94612
510-444-7250 Fax: 510-740-0944
bradhodachlaw@yahoo.com

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF CALIFORNIA

**NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b)
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments

over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Bradford Hodach 257011 Printed Name of Attorney Address: 1212 Broadway, Ste. 706 Oakland, CA 94612 510-444-7250 bradhodachlaw@yahoo.com	X <u>/s/ Bradford Hodach</u> Signature of Attorney	<u>July 16, 2009</u> Date
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Certificate of Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Antonio DeLeon Tongson, Jr. Printed Name(s) of Debtor(s) Case No. (if known) 09-45818 LT 7	X <u>/s/ Antonio DeLeon Tongson, Jr.</u> Signature of Debtor X _____ Signature of Joint Debtor (if any)	<u>July 16, 2009</u> Date _____ Date
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